Certificate Number: 15111-NJ-DE-036872936

Bankruptcy Case Number: 17-25606



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>October 2, 2022</u>, at <u>10:17</u> o'clock <u>PM EDT</u>, <u>Larue Smith</u> completed a course on personal financial management given <u>by internet</u> by <u>BE Adviser, LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: October 2, 2022 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education